

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A MARZO 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	4,175.65	3,907.54	4,054.20	3,830.17	3,867.94	4,020.41	0.00	0.00	0.00	112.87	2.89%
Depositos Locales en Bancos	1,135.02	909.14	1,055.91	938.73	1,012.28	1,030.48	0.00	0.00	0.00	121.34	13.35%
A la Vista	259.44	204.76	203.51	242.74	237.29	247.31	0.00	0.00	0.00	42.56	20.78%
A Plazo	875.58	704.38	852.41	696.00	774.98	783.17	0.00	0.00	0.00	78.79	11.19%
Depositos Extranjeros en Bancos	2,579.76	2,684.29	2,591.95	2,482.23	2,497.28	2,575.01	0.00	0.00	0.00	(109.27)	(4.07%)
A la Vista	831.26	918.00	823.64	737.44	778.58	851.35	0.00	0.00	0.00	(66.65)	(7.26%)
A Plazo	1,748.50	1,766.29	1,768.31	1,744.79	1,718.70	1,723.66	0.00	0.00	0.00	(42.63)	(2.41%)
Menos Provisiones	0.00	0.00	0.01	0.09	0.14	0.09	0.00	0.00	0.00	0.09	0.00%
Locales	0.00	0.00	0.01	0.04	0.07	0.09	0.00	0.00	0.00	0.09	0.00%
Extranjero	0.00	0.00	0.00	0.05	0.07	0.00	0.00	0.00	0.00	0.00	0.00%
Otros	460.87	314.11	406.34	409.29	358.52	415.00	0.00	0.00	0.00	100.89	32.12%
CARTERA CREDITICIA	27,909.90	27,967.45	28,310.41	28,300.26	28,692.09	28,777.95	0.00	0.00	0.00	810.49	2.90%
Locales	25,980.57	26,140.92	26,418.38	26,412.00	26,689.72	26,870.36	0.00	0.00	0.00	729.44	2.79%
Extranjero	2,201.93	2,171.14	2,235.50	2,236.33	2,356.35	2,278.93	0.00	0.00	0.00	107.78	4.96%
Menos Provisiones	272.59	344.61	343.47	348.07	353.98	371.34	0.00	0.00	0.00	26.73	7.76%
Locales	258.09	333.44	332.91	332.30	334.05	353.30	0.00	0.00	0.00	19.86	5.96%
Extranjero	14.50	11.17	10.56	15.77	19.93	18.04	0.00	0.00	0.00	6.87	61.48%
INVERSIONES EN VALORES	7,716.21	7,572.32	7,825.61	7,877.95	8,316.12	8,026.40	0.00	0.00	0.00	454.08	6.00%
Locales	3,641.29	3,569.42	3,676.83	3,691.19	3,896.14	3,929.33	0.00	0.00	0.00	359.91	10.08%
Extranjero	4,077.15	4,010.02	4,155.93	4,193.04	4,426.50	4,102.65	0.00	0.00	0.00	92.63	2.31%
Menos Provisiones	2.23	7.12	7.16	6.28	6.52	5.57	0.00	0.00	0.00	(1.54)	(21.65%)
Locales	2.08	4.86	6.95	3.80	3.74	5.16	0.00	0.00	0.00	0.30	6.28%
Extranjero	0.15	2.26	0.20	2.48	2.78	0.41	0.00	0.00	0.00	(1.85)	(81.65%)
OTROS ACTIVOS	2,106.98	2,223.24	2,062.34	2,245.84	2,409.30	2,520.12	0.00	0.00	0.00	296.88	13.35%
Locales	1,931.17	2,021.00	1,874.17	2,051.80	2,169.52	2,304.97	0.00	0.00	0.00	283.97	14.05%
Extranjero	175.81	202.23	188.16	194.04	239.79	215.14	0.00	0.00	0.00	12.91	6.38%
TOTAL DE ACTIVOS	41,908.74	41,670.55	42,252.55	42,254.22	43,285.46	43,344.87	0.00	0.00	0.00	1,674.32	4.02%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A MARZO 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	28,427.66	28,291.02	28,475.25	28,459.56	29,141.87	29,068.41	0.00	0.00	0.00	777.38	2.75%
Locales	24,708.47	24,643.23	24,768.35	24,879.59	25,623.29	25,521.98	0.00	0.00	0.00	878.75	3.57%
Oficiales	385.89	382.22	378.14	377.11	381.32	363.74	0.00	0.00	0.00	(18.48)	(4.84%)
De Particulares	23,333.11	23,368.56	23,537.14	23,560.28	24,188.65	24,254.41	0.00	0.00	0.00	885.85	3.79%
A la Vista	4,195.32	4,025.34	4,062.08	3,994.64	4,497.07	4,032.19	0.00	0.00	0.00	6.85	0.17%
A Plazo	13,694.36	13,860.12	14,087.13	14,185.72	14,231.80	14,592.75	0.00	0.00	0.00	732.63	5.29%
De Ahorros	5,443.44	5,483.10	5,387.94	5,379.92	5,459.78	5,629.47	0.00	0.00	0.00	146.37	2.67%
De Bancos	989.47	892.45	853.07	942.21	1,053.32	903.84	0.00	0.00	0.00	11.39	1.28%
A la Vista	72.93	96.48	61.62	87.09	70.58	54.71	0.00	0.00	0.00	(41.77)	(43.30%)
A Plazo	916.54	795.97	791.45	855.11	982.75	849.13	0.00	0.00	0.00	53.16	6.68%
Extranjero	3,719.19	3,647.80	3,706.90	3,579.98	3,518.59	3,546.42	0.00	0.00	0.00	(101.37)	(2.78%)
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
De Particulares	2,759.10	2,658.18	2,694.28	2,593.70	2,606.69	2,654.46	0.00	0.00	0.00	(3.72)	(0.14%)
A la Vista	621.68	630.81	611.58	558.79	532.29	515.20	0.00	0.00	0.00	(115.61)	(18.33%)
A Plazo	1,571.43	1,485.48	1,500.43	1,499.91	1,570.94	1,618.71	0.00	0.00	0.00	133.23	8.97%
De Ahorros	565.99	541.89	582.27	535.00	503.45	520.54	0.00	0.00	0.00	(21.35)	(3.94%)
De Bancos	960.09	989.62	1,012.62	986.27	911.90	891.97	0.00	0.00	0.00	(97.65)	(9.87%)
A la Vista	350.08	366.14	367.79	370.74	382.32	384.46	0.00	0.00	0.00	18.32	5.00%
A Plazo	610.00	623.48	644.83	615.54	529.58	507.51	0.00	0.00	0.00	(115.97)	(18.60%)
OBLIGACIONES	8,052.47	7,958.51	8,340.16	8,298.42	8,473.75	8,294.51	0.00	0.00	0.00	336.01	4.22%
Locales	1,447.95	1,463.39	1,633.52	1,640.11	1,675.60	1,533.63	0.00	0.00	0.00	70.24	4.80%
Extranjero	6,604.52	6,495.12	6,706.64	6,658.31	6,798.15	6,760.88	0.00	0.00	0.00	265.76	4.09%
OTROS PASIVOS	1,639.47	1,653.09	1,601.94	1,676.55	1,625.42	1,813.37	0.00	0.00	0.00	160.27	9.70%
Locales	1,401.88	1,369.00	1,346.89	1,398.00	1,352.17	1,554.65	0.00	0.00	0.00	185.65	13.56%
Extranjero	237.59	284.09	255.05	278.55	273.25	258.71	0.00	0.00	0.00	(25.37)	(8.93%)
PATRIMONIO	3,789.15	3,767.93	3,835.20	3,819.68	4,044.42	4,168.59	0.00	0.00	0.00	400.66	10.63%
Capital	1,777.81	1,740.41	1,742.57	1,734.18	1,918.40	1,925.68	0.00	0.00	0.00	185.27	10.65%

**BALANCE DE SITUACION
BANCA PANAMEÑA PRIVADA
A MARZO 2019
(En Millones de Balboas)**

	2017	2018				2019				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	0.00	16.37	16.37	0.00	0.00	0.00	0.00	0.00	0.00	(16.37)	(100.00%)
Otras Reservas	438.72	438.61	451.13	463.07	441.41	451.39	0.00	0.00	0.00	12.78	2.91%
Provisiones Dinámicas	389.16	384.45	386.24	386.94	386.94	398.31	0.00	0.00	0.00	13.86	3.61%
Otras Reservas	49.56	54.16	64.89	76.12	54.47	53.08	0.00	0.00	0.00	(1.08)	(1.99%)
Utilidad de Periodos Anteriores	1,097.55	1,227.38	1,201.34	1,296.18	1,296.82	1,414.27	0.00	0.00	0.00	186.89	15.23%
Utilidad de Periodo	309.96	196.21	292.95	203.72	269.15	187.53	0.00	0.00	0.00	(8.68)	(4.42%)
Ganancia o Perdida en Valores Disponible para la Venta	19.03	2.58	(16.16)	(25.00)	(29.34)	40.67	0.00	0.00	0.00	38.09	1,477.51%
Deuda Subordinada	146.09	146.37	146.99	147.54	147.97	149.04	0.00	0.00	0.00	2.67	1.83%
PASIVO Y PATRIMONIO	41,908.74	41,670.55	42,252.55	42,254.22	43,285.46	43,344.87	0.00	0.00	0.00	1,674.32	4.02%